

**Table I.B.2.b(1997) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	66.7%	67.0%	65.3%	62.7%	63.9%	69.5%	64.8%	67.3%
Industry group **								
Agric., fish., forest.	61.8%	65.0%	58.4%	75.9%	55.7%	70.5%	63.7%	60.2%
Mining	95.1%	92.8%	96.6%	91.0%	99.4%	97.8%	91.0%	97.5%
Construction	63.3%	71.0%	61.9%	58.5%	60.8%	79.0%	64.2%	61.9%
Manufacturing	82.3%	77.1%	75.7%	76.0%	77.4%	87.3%	74.5%	83.6%
Transp., commu., util.	81.9%	76.5%	79.1%	72.2%	70.9%	87.8%	75.7%	83.0%
Wholesale trade	78.5%	76.3%	77.4%	74.6%	80.5%	79.7%	75.4%	79.6%
Retail Trade	45.3%	51.4%	54.0%	45.4%	43.4%	44.1%	50.7%	44.0%
Fin., ins., real est.	76.4%	70.2%	75.0%	75.7%	72.0%	79.4%	73.5%	77.2%
Services	62.3%	66.5%	62.0%	57.8%	58.8%	65.2%	62.5%	62.2%
Unknown	72.1%	72.1%	0.0%	0.0%	0.0%	0.0%	72.1%	0.0%
Ownership								
For profit, incorporated	67.7%	66.8%	67.3%	64.2%	64.4%	70.4%	65.6%	68.3%
For profit, unincorporated	64.0%	69.6%	61.4%	56.6%	64.2%	63.0%	65.7%	62.5%
Nonprofit	61.1%	61.0%	54.9%	56.1%	58.7%	65.5%	56.6%	62.1%
Unknown	72.4%	73.4%	90.0%	76.0%	76.4%	70.2%	80.3%	71.9%
Age of firm								
Less than 5 years	57.5%	66.5%	62.4%	51.0%	52.8%	48.3%	61.6%	51.2%
5-9 years	62.2%	67.7%	67.9%	57.4%	57.7%	64.5%	65.5%	58.6%
10-19 years	63.8%	66.1%	67.9%	62.4%	58.3%	66.8%	65.5%	62.3%
20 or more years	65.6%	66.6%	63.0%	66.8%	63.3%	66.7%	64.7%	65.8%
Unknown	72.1%	88.8%	71.4%	68.2%	70.8%	72.6%	73.5%	72.1%
Multi/single status								
2 or more locations	69.6%	74.3%	69.7%	68.1%	67.6%	70.2%	69.0%	69.6%
1 location only	62.1%	66.8%	64.9%	61.0%	58.8%	55.9%	64.4%	59.3%
Percent full-time employees								
Less than 25%	22.9%	24.5%	21.2%	17.1%	20.1%	30.4%	21.5%	23.6%
25-49 %	32.0%	35.6%	30.9%	27.1%	32.6%	32.7%	30.9%	32.2%
50-74 %	51.4%	53.9%	50.4%	45.0%	46.2%	56.3%	50.6%	51.7%
75% or more	74.5%	75.8%	72.4%	72.1%	71.4%	76.9%	73.0%	75.0%
Union presence								
No union employees	65.8%	66.4%	65.3%	62.4%	63.2%	68.9%	64.6%	66.3%
Has union employees	71.0%	74.4%	65.9%	66.8%	67.2%	72.4%	65.2%	71.5%
Unknown	66.3%	72.7%	64.1%	61.1%	66.1%	66.6%	69.0%	66.1%
Percent low wage employees **								
50% or more low wage	33.7%	34.6%	33.8%	29.9%	30.6%	40.3%	33.3%	33.8%
Less than 50% low wage	68.9%	70.2%	68.0%	66.7%	68.9%	70.0%	67.7%	69.4%
Unknown	70.7%	66.5%	61.6%	64.0%	68.0%	71.5%	63.1%	71.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.b(1997) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	1.73%	1.09%	0.87%	1.00%	0.98%	0.86%	0.66%
Industry group **								
Agric., fish., forest.	7.41%	6.89%	6.03%	14.43%	13.64%	17.77%	4.94%	9.88%
Mining	2.61%	14.66%	23.29%	13.53%	25.67%	14.65%	11.29%	1.48%
Construction	1.84%	2.67%	3.09%	3.59%	6.28%	4.92%	2.15%	3.12%
Manufacturing	0.52%	3.26%	2.24%	1.42%	1.59%	1.05%	1.17%	0.64%
Transp., commu., util.	1.65%	2.69%	3.47%	3.24%	3.52%	2.34%	1.53%	1.84%
Wholesale trade	1.77%	1.74%	1.99%	2.34%	1.70%	3.24%	1.30%	2.33%
Retail Trade	1.28%	3.67%	3.19%	1.88%	2.52%	1.74%	2.41%	1.18%
Fin., ins., real est.	1.61%	1.66%	3.18%	2.97%	2.17%	2.07%	1.63%	1.80%
Services	0.46%	1.98%	1.52%	1.43%	1.71%	1.57%	1.22%	0.73%
Unknown	16.59%	16.59%	0.00%	0.00%	0.00%	0.00%	16.59%	0.00%
Ownership								
For profit, incorporated	0.77%	2.13%	1.28%	1.01%	1.41%	1.21%	0.90%	0.90%
For profit, unincorporated	1.68%	1.63%	2.93%	4.40%	4.47%	3.68%	1.87%	2.94%
Nonprofit	0.86%	2.45%	2.52%	2.33%	1.82%	2.27%	1.50%	1.08%
Unknown	2.47%	6.34%	23.12%	6.70%	1.92%	3.62%	6.25%	2.49%
Age of firm								
Less than 5 years	1.92%	2.43%	2.85%	2.49%	5.45%	6.32%	1.60%	3.33%
5-9 years	1.32%	1.41%	3.51%	2.86%	4.18%	2.60%	1.00%	2.88%
10-19 years	1.05%	2.75%	1.69%	1.18%	2.87%	4.08%	1.53%	1.84%
20 or more years	0.71%	2.43%	1.58%	1.59%	0.90%	1.31%	1.24%	0.83%
Unknown	1.16%	5.67%	3.66%	1.57%	1.46%	1.37%	2.60%	1.17%
Multi/single status								
2 or more locations	0.62%	2.73%	2.83%	1.89%	1.01%	0.90%	1.30%	0.65%
1 location only	0.77%	1.76%	1.23%	1.04%	1.82%	5.83%	0.94%	1.10%
Percent full-time employees								
Less than 25%	2.06%	4.73%	1.83%	1.87%	2.63%	3.76%	1.82%	2.87%
25-49 %	1.92%	1.25%	1.32%	2.30%	1.93%	2.83%	0.93%	2.37%
50-74 %	0.99%	2.02%	1.21%	1.55%	1.73%	2.52%	1.30%	1.60%
75% or more	0.52%	1.46%	1.21%	0.95%	1.41%	1.02%	0.73%	0.62%
Union presence								
No union employees	0.48%	1.69%	1.05%	0.60%	0.81%	1.28%	0.79%	0.63%
Has union employees	1.70%	5.20%	5.14%	4.28%	3.31%	2.02%	3.95%	1.88%
Unknown	2.33%	3.65%	4.49%	3.70%	5.40%	2.53%	2.22%	2.45%
Percent low wage employees **								
50% or more low wage	1.65%	5.47%	3.16%	2.71%	2.54%	3.12%	2.18%	1.76%
Less than 50% low wage	0.69%	1.24%	1.19%	0.84%	1.01%	1.96%	0.59%	0.99%
Unknown	1.26%	2.74%	4.06%	3.03%	3.64%	1.32%	2.42%	1.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.